



Missouri Department of Insurance, Financial Institutions & Professional Registration
Insurance Market Regulation Division
Life & Health Section

Company Name: _____

Form # as it appears on the TD-1: _____

DESCRIPTION OF PROVISIONS SPECIFIC TO UNIVERSAL LIFE			
REVIEW REQUIREMENTS	Citation	Summary.	Location in Contract (page and section #) If Applicable

Filing Submissions

TD-1	20 CSR 400-8.200(3)(B)	Letter of transmittal which briefly describes benefits, purpose, and intended market	
Cover Letter	(3)(C)	Disclose if form is new or a replacement	
Separate Submissions	(3)(D)&(E)	Life filed separate from health & group from individual-See Reg.for specific language.	
Actuary Certification	(3)(F)	Life & annuity filing accompanied by actuarial demonstrations of compliance	

Policies

Actuary Certification	20 CSR 400-1.100(3)	Valuation - minimum standard CRVM - Actuarial Certification of Compliance Required.	
Actuary Certification	(4)	Nonforfeiture – Actuarial Certification of Compliance Required.	
Annual Report	20 CSR 400-1.100 (5)(A)	Periodic disclosure to policyholder	
Illustration	(5)(B)	Illustrative report – sent upon request	
Policy Guarantees	(5)(C)	Minimum interest and maximum mortality expense guarantees	
Calculation disclosure	(5)(D)	General description of calculation of cash surrenders	
Changes in basic coverage	(5)(E)	If the policy owner has may increase coverage, the policy shall state whether or not an new contestability period applies	
Grace Period & lapse	(5)(F)	Notice sent to last known address 30 days prior to termination	
Misstatement of age or sex	(5)(G)	Amount of coverage provided as prem. paid would have purchased at the published rate at issue of policy. Provision must be based on most recent mortality charge.	
Maturity date	(5)(H)	If a maturity date, policy must contain a statement of the possibility that coverage may not continue to maturity	
Disclosure	(6)	Disclosure shall follow standards described in Section 375.1500 to 375.1530	
Report to policy owner	(7)	Periodic Disclosure to Policyholder - various requirements	
Interest-Indexed policies	(8)	Interest-Indexed UL policies filing requirements	



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	Attach the All Life & Annuity Filings Form with this checklist	
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This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. The **Bolded** descriptions are areas that MDI frequently requires Insurers to make revisions of their policies or contracts. With respect to ordinary Life & Annuities, the remaining provisions are similar in substance to industry standards and NAIC model regulations. **Please refer to the statues and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statues and Regulations always prevails over these checklists.**